

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: MICHAEL WILLIAM CROUTZ	§	Case No. 1:20-bk-01617
CHRISTEN MARIE CROUTZ	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/26/2020.
- 2) The plan was confirmed on 09/10/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/20/2021, 06/15/2021, 12/23/2021, 01/27/2022, 02/16/2022, 03/15/2022, 11/02/2022.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 12/13/2021, 08/22/2022.
- 5) The case was converted on 03/07/2023.
- 6) Number of months from filing or conversion to last payment: 21.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 6,900.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 6,900.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 6,354.40	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 545.60	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,900.00</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,495.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GARY J. IMBLUM, ESQUIRE	Lgl	1,219.00	10,798.64	20,509.12	6,354.40	0.00
CREDIT ACCEPTANCE	Sec	16,363.00	14,379.20	819.43	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,219.00	1,298.01	1,298.01	0.00	0.00
ONEMAIN FINANCIAL	Sec	472.96	1,122.96	250.00	0.00	0.00
UGI UTILITIES, INC.	Uns	506.80	260.62	260.62	0.00	0.00
PROGRESSIVE LEASING LLC	Uns	914.00	1,210.44	1,210.44	0.00	0.00
FIRSTENERGY/PENELEC	Uns	998.00	1,445.69	1,445.69	0.00	0.00
BANK OF MISSOURI	Uns	354.00	479.48	479.48	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE	Sec	135,678.69	134,754.77	16,889.98	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	134,754.77	2,018.76	0.00	0.00
JESSE JAMES AUTO MART	Sec	15,000.00	NA	NA	0.00	0.00
ACIMA CREDIT	Uns	3,562.00	NA	NA	0.00	0.00
AFFORDABLE FINANCE LLC	Uns	995.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	3,415.00	NA	NA	0.00	0.00
CAPITAL ONE BANK		0.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT COMPANY	Uns	2,034.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL	Uns	15,968.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ENHANCED RECOVERY CORP	Uns	564.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	539.00	NA	NA	0.00	0.00
FOCUS RECEIVABLES MANA	Uns	564.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	655.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	380.00	NA	NA	0.00	0.00
PAYDAY LOAN COMPANY	Uns	500.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Uns	180.00	NA	NA	0.00	0.00
WELLSPAN HEALTH	Uns	500.00	NA	NA	0.00	0.00
GARY J. IMBLUM, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 16,889.98	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 1,069.43	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,018.76	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 19,978.17	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 4,694.24	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,900.00	
Disbursements to Creditors	\$ 0.00	
<b>TOTAL DISBURSEMENTS:</b>		\$ 6,900.00

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 03/10/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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